



Inspiring Excellence

INTERNSHIP TITLE

**“Analyzing The Factors Affecting Job Satisfaction of
BRAC Bank Limited- Head Office”**

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LETTER OF TRANSMITTAL

13th December, 2018

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Subject: Submission of internship report on BRAC Bank Limited.

Dear Maam,

I should need to acknowledge chance to thank you for the bearing and bolster you have given me over the range of this report. Without your help, this report would have been hard to wrap up. With significant gratefulness, I moreover perceive the help given by Rumana Wasih, Associate Manager, Tanzila mustary , Associate manager Human Resources Division of BRAC Bank for giving me most extraordinary supervision amid my entry level position in the affiliation. To set up the report I assembled what I acknowledge to be most essential information to make my report as descriptive and strong as could sensibly be normal. I have concentrated my best push to achieve the objectives of the report and desire that my endeavor will fill the need. The viable data and experience collected through my report arranging will immeasurably help in my future.

I would really be appreciative if you illuminate me with your contemplations and viewpoints concerning the report. Moreover, in case you wish to enquire about a piece of my report, I would joyfully answer your inquiries. Much gratitude to you again for your assistance and resilience.

Yours Sincerely,

Ashiqul Alam

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BRAC Business School

LETTER OF ENDORSEMENT

This is to clarify that Ashiqul Alam a student of BRAC Business School has successfully completed his internship program entitled “Analyzing The Factors Affecting Job Satisfaction of OF BRAC BANK LIMITED-Head Office” at BRAC Bank Limited under my effective supervision as the partial completion for the program of BBA degree. He has established his process according to my guidelines and active participations. He tried his level best to make this report informative and efficacious. I hope his hard work will assist him in pursuing a great career path in future.

Signature

.....

MS. FABIHA ENAM

Senior Lecturer

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ACKNOWLEDGEMENT

The productive accomplishment of this Internship Report is the aftereffect of the responsibility and consideration of different people, especially the people who put aside the chance to share their canny course and proposals to improve the report. There are some remarkable people who can't abandon say. Regardless of anything else, I should need to thank our faculty MS. FABIHA ENAM Senior Lecturer, BRAC Business School, BRAC University. I am thankful to her for her consistent help and supervision, proposition and giving me imperative information that was particularly required for the satisfaction of this report.

At that point, I might want to offer my true thanks to Rumana Wasih, Associate Manager and Lamiya Bushra , Head of Recruitment and Relationship, BRAC Bank, for directing me all through my time as an assistant of Recruitment and Relationship Department. I may need to in like manner express my gratefulness to Anwarul Haque, Officer, Recruitment and Relationship of BRAC Bank for indicating me and supporting me all through my adventure of comprehension. Finally my veritable thankfulness goes to my family, sidekicks, associates and accomplices who made a critical commitment on setting me up for the corporate world which I required after graduation.

Executive Summary

This report shows the work understanding on a Private Commercial Bank known as BBL (BRAC Bank Limited)

This temporary job report depends on the multi month long entry level position program that I had effectively finished in BRAC Bank ltd from September 30, 2018 to December 31, 2018 as a prerequisite of my BBA program in the Department of Business Administration. My temporary position report subject is HR Operations in BRAC Bank Limited. As being totally new to the useful and corporate world setting, each hour spent in the HR Division of BRAC Bank ltd gave me some measure of experience which is valuable for my vocation ahead. This report incorporates how a HR Department functions, what are the conceivable divisions and work conveyance in a HRD, enrollment process, preparing and improvement activities, how to keep representatives spurred and also how to control defiance's , pay and advantages arranging, how to lead etc. I have worked in Human Resource Division of BRAC Bank Limited with every one of the wings of HR like Recruitment, Learning and Organization Development (Training), Compensation, Pay and Benefits and HR Administration. BRAC Bank has a rich Human Resource Department. It keeps up the hierarchical obligations effectively. The HR group of BRAC Bank is totally sorted out and very much rumored team. My individual perspectives about the HRD, my esteem expansion to the HRD are additionally incorporated into the report. With constrained information and experience I attempted my best to make this report however much justifiable as could reasonably be expected and deciphered this present reality encounter into a record. The different limits to process enhancement and keeping up moral benchmarks in a professional workplace have likewise been experienced. Be that as it may, all things considered, how those approaches and practices are In-Line with the corporate technique are talked about in this report

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Chapter 1: Organizational and Divisional Overview

1.1 BRAC Bank Limited – An Overview of the Organization

BRAC Bank Limited is a full administration booked business bank. It has both nearby and International Institutional investor. The bank is basically determined with a perspective of making openings and seeking after market specialties not generally meet by traditional banks. BRAC Bank has been roused to give "best-in-the-class" administrations to its different collection of clients spread the nation over under an on-line saving money dais.

At present, BRAC Bank is one of the quickest developing banks in the nation. So as to help the arranged development of its dissemination, system and its different business sections, BRAC Bank is at present searching for noteworthy objective situated, energetic, people for different business tasks.

The bank needs to manufacture a gainful and socially capable money related establishment. It deliberately tune in to the market and business possibilities, It is likewise helping BRAC and partners to fabricate a dynamic, sound, majority rule and destitution free Bangladesh. It helps make networks and economy of the nation more grounded and to enable individuals to accomplish their monetary objectives. The bank keeps up an abnormal state of benchmarks in everything for our clients, our investors, our colleagues and our networks upon, which the future abundance of our organization rests.

As indicated by the Half-Yearly Financial Statement of 2013-the quantity of Employees including legally binding connected with for the entire year or part there of (who got an aggregate yearly compensation of Tk. 36,000 or above) were 6,306 where as the aggregate number of workers were 7,075 as a similar time of pervious year.

1.2 Corporate Vision

"Building a gainful and socially dependable money related establishment concentrated on market and business with development potential, subsequently helping BRAC and its partners fabricate a simply, edified, solid, majority rule and neediness free Bangladesh".

1.3 Corporate Missions

- Continued advancement in Small and Medium Enterprise (SME) region.
- Have composed and constant improvement in minimal effort store and retail assets.
- Fund Corporate Assets through self-risk gathering and create assets through syndications and enthusiasm for all the more rapidly creating divisions.
- Make enduring push to raise non-bolstered pay.
- Keep obligation charges at 2% to keep up a predictable profitable improvement.
- Attain capable joint endeavors between the branches, SME units and field officers for transport of settlement and Bank's distinctive things and administrations.
- Manage distinctive lines of business with different, totally dedicated gathering and very much controlled condition with no bargain on quality.
- Have a significantly decided gathering completely devoted to carry the bank's vision into this present reality.

1.4 Corporate Values

BRAC Bank's basic beliefs starts from its proprietor – BRAC, which infer that whatever they do they will take after these qualities as facilitated by BRAC.

- Value how one is a part from the BRAC family.
- Creating an authentic, open and enabling condition.
- Have a strong customer center and gather associations in light of respectability, unrivaled administrations and shared focal points.
- Strive for advantage and sound improvement.
- Work as gathering to serve the best enthusiasm of the proprietors.
- Relentless in mission for business improvement and change.
- Value and respect people and settle on decisions in perspective of authenticity.
- Base affirmation and reward on execution.

1.5 Achievements

❖ Asia money "Best Bank for SMEs" 2017

BRAC Bank Limited's SME financing has accomplished global acknowledgment.

Hong Kong-based magazine Asiamoney has granted BRAC Bank as the "Best Bank for SMEs". The globally famous media furnish has as of late declared the "Asiamoney Country Awards 2017".

In honor reference Asiamoney noted, under Managing Director and CEO Selim R. F. Hussain, BRAC Bank has sharpened its consideration on SMEs, expanding a lot of by and large loaning to littler undertakings to 39% of the aggregate credit book toward the finish of 2016, up from 34% every year sooner.

While BRAC Bank under Hussain is determined to turning into the best by and large moneylender in Bangladesh in the medium term, it is additionally unmistakably centered around solidifying its place as the nation's most dedicated and overwhelming SME loan specialist, the reference included. Putting money on the unfaltering trust of the esteemed clients, BRAC Bank will proceed with its walk towards the way of wonder in SME and all other managing an account portions.

❖ ICMAB Best Corporate Award 2015 (3rd Position)

BRAC Bank Limited won "ICMAB Best Corporate Award 2015" in Private Commercial Bank (Traditional Operation) class. Mr. AMA Muhith MP, Honorable Finance Minister, gave over the honor to Mr. Selim R. F. Hussain, Managing Director and CEO, BRAC Bank Limited, at the Award Ceremony at Pan Pacific Sonargaon Hotel in Dhaka October 26, 2016.

❖ BRAC Bank wins prestigious 'Sustainable Marketing Excellence Award' from CMO Asia

BRAC Bank has been granted with 'Supportable Marketing Excellence Award' from CMO Asia.

The honor is as a major aspect of Global Brand Excellence Awards of CMO Asia, the most renowned brands grant in Asia.

The honor was given over to BRAC Bank at World Brand Congress at The Pan Pacific, Singapore on July 31, 2014. Mr. Zeeshan Kingshuk Huq, Head of Communication and Service Quality, BRAC Bank, got the honor at the yearly gathering of brand masters.

The World Brand Congress is the single biggest meet of best minds behind a portion of the world's best and looked for after brands. The current year's subject was Brands that Last: Role of Sustainability in Innovative Branding.

On winning the honor, Mr. Syed Mahbubur Rahman, Managing Director and CEO, BRAC Bank, stated, "The esteemed honor conveys unique criticalness for BRAC Bank as it is the primary brand grant for us. The honor puts BRAC Bank in worldwide spotlight in the field of worldwide acclaimed brands."

"The universal award lights up picture of the nation also on worldwide stage. It fortifies our conviction that Bangladesh can breed solid brand at standard with worldwide standard," he included.

The World Brand Congress, which is a vital system of worldwide promoting network of more than 17,000 officials, explicitly referenced the blend of our novel plan of action (raising assets from the urban retail towards financing the fantasies of SMEs), BRAC Bank's effective advertising and profound conveyance reach.

1.6 logo of BRAC Bank Limited

The logo of BRAC Bank has been readied recollecting the goal of the affiliation. The square structure of the logo suggests solid and strong. The Golden Color in the lower some portion of the logo suggests that 'Splendid Bangladesh and her productive land'. The Blue shading in the upper section connotes 'the sky with titanic and vast chance'. The white shaded twist implies 'Improvement and Progress'. White circles in the blue shading mean the glinting sun that offers light to everywhere throughout the earth.



1.7 CSR activities

All of the associations of BRAC Bank Limited takes after the 3P Company Philosophy-People, Planet, and Profit. BRAC believes that they have a social commitment towards all of the overall public they oversee. The bank has had a crucial impact in working up the SME part of the country by making it less requesting to get the chance to back for SME specialists through Collateral Free SME Lending and spreading their saving money administration to the remotest areas of the country. The activities of the bank are moreover focused around its impact on the earth. Which is the reason BRAC Bank have endeavored the "Green Banking" movement which basically goes for security of essentialness. To reduce paper utilization and truncate managing an account methods, the bank is by and by concentrating more on web keeping money, SMS saving money and other elective transport channels. BRAC Bank's CSR practices moreover fuse grant programs, blessings to specialist's offices in natural locales, and money related help for underprivileged women.

Chapter 2: Introduction to the Report

2.1: Background Of the Study

Committed to 160 million individuals of Bangladesh, BRAC Bank isn't just a place for exchanges and answer for cash related issues; it's a place where possibilities are figured it out. In the past managing an account was just overwhelmed by exclusive class individuals of the general public. Nearly $\frac{3}{4}$ of economy was far from formal keeping money however as of late the situation has been moved totally. BRAC Bank Limited was one of the pioneers who conveyed managing an account to each edge of the general public making balance in keeping money. BRAC bank is known for breaking the convention of managing an account which was controlled by mid to vast estimated organizations and high experts. BRAC Bank Limited contributed half of its loaning to little and medium endeavors prominently known as „SME“. These organizations are dreams of a great many individuals of Bangladesh and contributing a considerable measure to our economy. BRAC Bank isn't just given to SMEs, it additionally moving its vision towards retail and corporate business which are likewise center parts of managing an account making it one of the adaptable and solid banks in Bangladesh. Having a gigantic customer base in retail saving money, BRAC Bank is persistently enhancing its administrations to singular customers with its different monetary items and administrations. As organizations in retail managing an account is anticipated to be multiplied in next couple of decades, it's essential for banks to put more concentrate on retail saving money.

BRAC Bank Limited is viewed as one of the best banks for retail managing an account having the second most elevated number of ATMs. In the following couple of years we trust that BRAC Bank Limited will give better administrations their various battles and projects.

With the opening up of the economy of Bangladesh, a sensational change has been watched both in assembling and in administration segments. This has brought higher business openings, increments in salary level, and changes in utilization design and subsequently there develops a focused domain in the nation. In particular, the development of private saving money business. The saving money segment has experienced an ocean change throughout the years, which has put new weights and substances before the bank workers.

It has been additionally visualized that workers in keeping money area assume the key job in controlling their administrations through executing strategy that has offer to their clients. In such circumstance, work fulfillment of bank representatives turns into an imperative issue that must be dealt with the end goal to accomplish extreme objectives of the managing an account part in Bangladesh.

Luddy (2005) detailed that there is a huge contrast in the activity fulfillment dimensions of worker dependent on their pay. Workers winning the least salary report altogether bring down dimensions of the activity fulfillment in respect to the next pay gatherings. Generously compensated representative may even now be disappointed on the off chance that they don't care for the idea of their activity and feel they can't enter an all the more fulfilling activity.

Ambrose et al. (2005) directed a subjective report to examine staff fulfillment and maintenance. The examination concentrated on the workforce of a private college over a time of 2 years. Discoveries proposed wellsprings of fulfillment and disappointment grouped into regions, for example, pay rates, collegiality, tutoring, and the reappointment, advancement, and residency procedure of division heads.

Brady (2007) announced that a large number of the components that influence nurture personnel baccalaureate – and advanced education nursing program have an outcome age the maintenance on medical attendant staff I relate degree nursing program too.

In this examination 'Occupation' implies the aggregate connection between the individual representative and his boss (association) and with work for which he gets redressed. The term 'Fulfillment' alludes to the basic inclination/state join the accomplishment by a drive of his/her targets. The term 'Occupation Satisfaction' hence alludes to the positivity with which representatives see their work and the term 'Employment Dissatisfaction' to the unfavorableness with which they take their work.

Different speculations like Maslow's Need Hierarchy Theory, Herzberg's Motivation-Hygiene Theory, and Vroom's Expectancy Model have been stretched out to depict the variables in charge

of the Job Satisfaction of the workers in the association. Extensively we can state that a worker's 'Employment Satisfaction' is identified with various factors, for example, age, word related dimension, size of the association, hierarchical atmosphere, instructive capabilities, instructive and financial foundation, size of the family, sexual orientation of the representative, and so forth.

Occupation fulfillment is the inconsistency among individuals' desires and needs identified with the activity, and what is truly offered to them (Hanif and Kamal, 2009). Job fulfillment is imperative for workers as well as for the achievement of the association (Lim, 2008) provided that a representative isn't happy with his activity then he won't be faithful with the association and disappointment with a vocation and additionally absence of devotion to the association, may scan for different employments (Reed et al., 1994). Occupation fulfillment can likewise characterize as the degree to which workers like their employments (Spector, 1997, p. 7). Studies talk about the different parts of the representative's activity fulfillment, for example, work, compensation levels, advancement openings, and association with collaborator (Schermerhorn et al., 2005, p. 158).

This investigation endeavors to assess work fulfillment of BRAC bank representatives. It centers around the general significance of occupation fulfillment factors and their effects on the general occupation fulfillment of representatives.

The outcome demonstrates that pay, proficiency in work, periphery supervision, and associate connection are the most critical variables adding to work fulfillment

2.2: Objectives

The main objective of this study is to identify the factors affecting the job satisfaction of employees of BRAC bank. The specific objectives are:

Objectives of the Study:

- To ascertain the significant satisfaction level of employees.
- To differentiate the level of job satisfaction among SME service team, activation team & Human resources division team employees.
- To elicit some recommendations for formulating appropriate job satisfaction.

2.3: Methodology of the Study

The study covered a private commercial bank based on primary and secondary data. The selected bank is BRAC Bank limited. The study is conducted on the basis of three significant factors: Job satisfaction on BRAC bank, Overview of HRM activities and the impact of different variables. These data are analyzed from the selection perspective for the three functions.

2.4: Data Sources

Primary Data sources:

- Survey from questionnaire.
- Face to face meeting with the employees.

Secondary data sources:

- Annual report, publications, training materials.
- Periodical statements of the bank, brochures, booklets etc.
- Office circulars etc.

2.5: Scope of the Study

The presentation of the job satisfaction in different banking sectors concerning the factors affecting job satisfactions are considered as the scope of this report. The range of this report is limited to the overall description of selected team area, its services, and its position on factors affecting on job satisfaction.

2.6: Limitations of the Study:

- The sample size of this study was small.
- Besides this other limitations are the biasness of respondents in filling the questionnaires.
- Due to time constraint it did not cover the all aspects of factors which are influence in job satisfaction.
- Human Resource Department is the most confidential department for any organization as well as which helps to identify the factors is affecting on job satisfaction of banking employees.

2.7: Sampling Method:

Data were collected from BRAC bank cards SME team, Human resources division team & merchant acquiring team. The sampled units were selected purposively and they were personally interviewed during time of internship period.

- Direct interview method (Conduct survey).
- Visit to bank on the time of Internship period.
- Observing and verifying the prevailing situation.

2.7.1: Sample Size

- Convenience sampling method has been performed for selecting samples.
- Selected employees from SME team, Human resources division team & merchant acquiring team
- To achieve these objectives 50 employees were surveyed from the different divisions of BRAC bank head office.

Chapter 3: Human Resources Division of BRAC Bank Limited

3.1: Human Resources Division:

Having a Human Resources Department in Bangladeshi business associations today is turning into a typical and vital part. Be that as it may, Human Resource Management is a generally new control to study and execute in this piece of Asia and in many associations HR Department fill in as a „Support“ office to the association. Though it should be a vital piece of the business without which an association can't amplify the utility of its most profitable asset, which is the workforce, the representatives of the association. In HRD, there are 24 changeless workers are at present working.

In BRAC Bank Ltd. there are three unique divisions of offices. One is „Business“, another is „Support“ and the other is „Operations“. Here likewise HRD is a Support division to the Bank. The „Business“ division incorporates the offices which are specifically identified with the Banks saving money business, managing an account items e.g. SME, Retail, Corporate and so on. While „Operations“ division incorporates offices identified with coordination's, transports and so on e.g. the GIS (General Infrastructure Services) Department. BRAC Bank additionally re-appropriate for legally binding posts e.g. the Bank is at present re-appropriating from an association named "CLEANCO" for floor support. They likewise employ HR Contracts who, upon acceptable execution and experience, can accomplish a standard post in the bank. The HR arrangements with respect to representatives of BRAC Bank will be examined later.

3.2: Wings of Human Resources Division:

The In spite of the way that there is a noteworthy difference between perusing material and veritable workplace circumstance,

BRAC Bank HRD's limits does not differ much. Concurring the HR discipline, they too have an enlistment division, compensation and favorable circumstances masterminding division and there are execution estimation strategies and rewards for good execution as a powerful drive in BRAC Bank HRD's technique. The HR Administration division and MIS and Strategic orchestrating division is as of now under HR Operation Wing. The components of BRAC Bank HRD are discussed excessively in the going with regions.

HR Relationship, Process Management and Recruitment

The enlistment division is accountable for social event of CVs, Job Applications for void posts, Internship Applications, etc. The enrollment officers accumulate and store these printed duplicates and besides invigorates, keeps up PC databases routinely. The enlistment officers' task is to deal with CVs for potential candidates so that in time of enrollment they can be found and short recorded inside a sensible time. The explicit general idea with respect to the components of enrollment division is that after CV short posting, the short recorded hopefuls are achieved (as a rule by telephone) for gatherings. In the event that there ought to emerge an event of sweeping number of hopefuls, letters are sent to the applicants/contenders postage data. These are done by the gathering plan made before achieving the contenders. The gathering or made test plan is made before coming to with the short recorded hopefuls by talking with specific divisions who submitted arrange for the required workforce. The specific Department Heads run with the Head of HR in the gathering board and cross Department Heads in like manner join the board. After the gathering the enlistment division gets the Interview Score Sheet which is printed and provided for Interview Board before starting the gatherings. The balanced Interview Score Sheets are then used to list the finally picked probability for the individual posts. According to the Score Sheets, the Recruitment Division issues Offer Letters/Appointment Letters to the finally picked contenders and requesting them to accumulate their Letters from the HRD. The new laborers are then invited to finish all the official traditions (e.g. Bond Signing, PIN number assignment, etc.) and allotted a joining date in their specific divisions. Created tests are simply sorted out when major, generally if there ought to emerge an event of tremendous number of competitors. Before an enlistment system is completely finished, the enrollment officers must talk with the Learning and Development Officer so they can sort out presentation or starting instructional gatherings for the as of late chosen laborers on time. This is done from time to time in light of the way that as a general rule the posts getting finished off require a hidden planning or presentation.

BRAC Bank furthermore gives a considerable number of passage level position open entryways for understudies wherever all through the country. Talking with different divisions and finding open brief employment expansions is one of the endeavors for an enlistment officer. Workplaces, Branches similarly talk with Recruitment Team at whatever point there is an Internship opportunity is available in their individual stations. Organizing the subject focused by the understudy and the open office engages the enlistment officer to settle on decision in picking an associate. BRAC Bank HRD offers need to understudies (who have adequately completed their impermanent position in any division or part of BRAC Bank) when they apply for an unfilled post.

The methods drew in with an enlistment methodology are according to the accompanying:

(1) A suitably balanced Staff-Requisition Form is assembled by the concerned Department Head or Manager.

(2) The Requisition should be maintained by the Manpower Budget for the year; by and large, a Non-Budgeted Requisition must be stamped and avowed by the Managing Director in the wake of communicating generous clarification behind the enrollment.

(3) Determining the kind of enrollment is the accompanying stage with the objective that wellspring of CVs can be perceived. For a Full-Time/Regular post an Internal Job Watch must be hovered with inconspicuous components of the post all through the bank using Lotus Mail. Outside CVs are furthermore recognized for a post offered through mail anyway in these cases, internal source is supported by the concerned division as a couple of posts require existing, experienced specialists inside the bank. For example, a Regular post open in Unsecured Value Center normally slants toward a HR Contract working in Unsecured Value Center for ongoing years with classy execution.

(4) Criteria for existing Regular laborers to apply in an Internal Job Watch are:

a) the laborer probably worked 1 Year after his/her insistence and completed 1 endless year of organization in his/her present office.

b) Must have slightest execution rating „P“ (for Proficient)

c) Must have completed 8 required E-Learning courses.

(5) Condition for HR Contracts is 2 years of steady organization in the present division.

(6) For outside CVs the Recruitment wing explores the narrative of CVs applying for any sensible post and for broad enlistments we circulate circuitous in Newspapers. As a general rule in ""Prothom Alo" and "The Daily Star".

(7) On the day an Internal Job Watch closes or a Paper Ad accomplishes due date for CV settlement, the Recruitment wing checks all of the CVs as a fundamental screening and after that sends the CVs for indisputable short slanting to the concerned divisions who submitted request. The finally picked applications are then called (issued converse with cards if there ought to be an event of gigantic enlistments e.g. CRO's for SME Banking) for a gathering in the wake of setting a gathering date and scene.

The selection wing manages Internal Job Postings, enlisting HR Temporary Staffs and Outsourcing Staffs . The Service Level Agreement (SLA) plan is totally trailed by each and every concerned wing.

Enrollment Budget:

Administering Director and CEO will choose and look at the need of work subject to enlistment required by the Departments and foreseen spending plan reliant on the year in the wake of

discussing with different office heads. Consequently, it is the commitment of the organization to dissect the exceptional main job and finish the action examination and furthermore exploring the veritable essential of delegates under various classes, to see whether an additional hand is greatly basic

Overseeing body holds the master to finally pick any issue regarding any sort of enrollment. Other than they are the exceptional expert to make any kind of new position.

BRAC Bank must see the essentialness of work estimation and as requirements be an affiliation structure should be set up for the Bank and for each Division and Branch. The affiliation structure will in any case, not be firm, it may be minded and changed when basic from time to time. Subject to overview from time to time, the prepared authority as per control assigned by the Board will make the courses of action.

The Recruitment Policy:

Each and every standard agent will chose by the Managing Director.

All HR contract and redistribute contract agents will be assigned by The Head of Human Resource Division.

The logbook of enlistment will be made by the Service Level Agreement (SLA).

The gathering board will with The Head of Department of that post, The Supporting Department Head and The Head of HRD.

Officer Grade I and Officer II can appoint explicitly after the gathering.

From Senior Officer and more there will be a second gathering with the Managing Director of BRAC Bank Limited after the important meet.

For inside occupation posting the laborer can simply apply if he has the organization time in BRAC Bank is more than two years and besides need to propose the competitor's application by the declaring chief of the delegate.

The HR Contract specialist can apply for the standard post in the wake of redesigning more than two years in the BRAC Bank.

Redistribute Staff can apply for the standard post in the wake of modifying more than three years in the BRAC Bank.

The new enlisted will get the preliminary time of one year if the agent has under three years of working foundation and will get the preliminary time of a half year in case he has more than three years working learning.

3.4: Compensation, Pay & Benefits

The Bank is resolved to pursue a reasonable, aggressive and adaptable compensation approach. The Board is the last expert for endorsement of this strategy and will change and audit the arrangement on proposal of the Managing Director/Management Committee occasionally. The compensation arrangement of the bank will cover all people occupied with changeless administration of the bank.

The Salary structure of the Bank depends on the previously mentioned Job Grades. Employment grades are chosen the premise of a logical appraisal of the position dependent on the size, duties, basic leadership experts and the idea of the activity.

The compensation of workers comprises of:

Essential Salary

House Rent and

Restorative Allowance

Pay rates are secret between the workers concerned and the Management. The compensation ranges for these activity grades are checked on every once in a while.

HR Temporary and redistribute staff don't have any allotted work review. The agreements get a merged installment for each month and there are no different privileges material aside from commission dependent on occupation criteria.

Essential Pay

Essential Salary Ranges (BSRs) is comparable with the activity reviews and is dictated by the Board on the proposal of the Managing Director. The Board surveys the BSR at any rate once every two/three years.

House lease remittance:

House Rent Allowance might be paid to the representatives at such rates and on such conditions as might be recommended by the Competent Authority every now and then.

Medicinal stipend:

Medicinal Allowances might be paid as per the activity grades and on such conditions that might be recommended by the Competent Authority every now and then.

Celebration Bonus

All standard and affirmed workers get two rewards every year. One in Eid-UI-Fitr and another amid Eid-UI-Azha just for Muslims and representatives of various religion gets that reward amid their particular religious celebration. There is additionally an execution reward framework kept up by the Compensation, Pay and Benefits wing. Be that as it may, last assessment is constantly chosen by the MANCOM.

Other than the above advantage there is a Provident Fund System, a Gratuity System, Group Hospitalization Insurance Policy, Employee Security and Welfare Fund kept up by the Bank.

Customary and affirmed representatives can apply for House Building Loan and Car Loan. Remittances are additionally accessible to just customary and affirmed workers however Car Allowances are just for the evaluations above Senior Princip1al Officer (SPO). There is a yearly addition for all customary and affirmed workers on their joining commemoration.

Celebration Bonus will be paid to every single affirmed officer/staff at multi month essential pay which will be repaid twice in each logbook year. Every single affirmed representative would get one reward amid Eid-ul-Fitre and another for Muslims amid Eid-ul-Azha and for others dependent on their separate religious celebration.

Non-affirmed representatives will be qualified for get Festival reward as expert rata premise contingent upon his/her BBL joining Date.

HR Contract and Outsource Staff would get 1 reward, which is half of this gross pay.

The Board of the Directors will choose the yearly compensation amendment and proposal will be founded on:

Overhauled Pay Scale, or potentially

Swelling alteration rate

Execution

Execution Bonus (PB) ;(once every year):

The Board of Directors at its attentiveness, in view of the Bank's benefit will proclaim a specific level of the pre-impose benefit as Performance Bonus.

The commitment estimation will originate from the Performance Matters. Execution Matters for such reason will be made on the criteria set by the administration every once in a while.

Measure of Performance Bonus will be 3% dependent on net benefit after expense and strategy for circulation will be based at Management circumspection

No reward will be relevant to the workers rating minor and unsuitable. Last Evaluation will be chosen by the MANCOM for the whole bank in the wake of experiencing a „rating“ procedure to guarantee that an agreement is gone after the whole bank.

3.5 Leave Fare assistance (LFA); (once a year):

Leave Fare Assistance is a non-repeating advantage for all the lasting workers of the Bank who have finished somewhere around one year benefit. As indicated by Bangladesh Bank arrangement all the changeless workers need to take 15 days compulsory leave in one go and LFA will give in this leave period, so that everybody will be urged to benefit the leave. The Board has affirmed the LFA in its 92nd Meeting. BRAC Bank gives Leave Fare Assistance to its Employees to guarantee that the representatives appreciate a sound compulsory leave of 15 days in one go. This will upgrade the employees“ fulfillment and it will improve intensity with associate association in the industry. Every Permanent worker of the bank is qualified to get the LFA who have finished no less than one year benefit. This advantage is accessible at the season of obligatory Leave. Notwithstanding, after consummation of one year benefit and being affirmed, logbook year must have the choice to oblige staff obligatory leave.LFA will be given when a worker will profit the 15 days required leave.LFA will be the one month’s essential compensation of preparing month for current and future treatment. For past treatment, the sum will be one month’s fundamental pay of Mandatory Leave Availing month. Every Confirmed Employee is qualified for get LFA just once in a year. In the event that any staff neglects to go to compulsory leave his/her LFA won't be conveyed forward. That implies in a date-book year just a single LFA will be given to the staff. The Staff must have enough leave parity to oblige 15 days one go leave, generally s/he won't be qualified for have the Leave with LFA. Staff can't guarantee the compulsory leave after partition circumstance emerge that implies if a worker leaves from the administrations or in the notice time frame s/he can't guarantee for obligatory leave with LFA. The other hand if any staff is ended/ expelled s/he can't guarantee for required leave with LFA subsequent to getting the letter. Government guidelines and directions will be pursued in regards to assess issue. LFA will be incorporated into the salary testament of staff for expense form purpose. After getting Mandatory Leave application HRD will create the Pay Slip. Head of HR will affirm this slip and send to FAD (Funding Allowance Document) for installment and FAD will pay as needs be.

It will be come into power from January 2008 as per endorsement of the board. Telephone policy:

Employees from AVP and above are entitled to have mobile phone sets with all facilities (T&T incoming, outgoing, and ISD connection) Employees of the bank below AVP are requested to take up a post-paid mobile at their own expense according to departmental need and also given a ceiling on the basis of their job functionality. All others except SME will have to get their monthly bill approved by the departmental/divisional head prior to submission for payment disbursement. Others may avail a bank's mobile, provided they seek prior approval from the competent authority.

Hospitalization Insurance: In the event where hospitalization or surgery is required for a member of the officer's (confirmed employee) dependent (Spouse and Children) including hospitalization on account of maternity – the Bank will reimburse the officer (Group C) up to a maximum of Tk.35,000/- per annum, for executives (Group B) Tk.100,000/- per annum and 200,000/- per annum for MANCOM (Group A).

Travel allowance: An employee of the Bank may be allowed to draw traveling allowance in respect of journeys performed for the purposes authorized by the competent authority which include:

- On officially assigned tour
- To give evidence in a court of law
- On transfer
- On compulsory recall from leave
- To appear at a departmental/professional examination as authorized by the competent authority
- To attend a course of training sponsored by the Bank
- To bear the cost of travel of deceased employee

Types of allowances under travel policy:

- Traveling Allowance (Mode of Transport)
- Accommodation Allowance (Hotel Rent)
- Daily Allowance

Gratuity:

The Gratuity Fund is a terminal benefit that an employee receives at the time of retirement/resignation.

Eligibility:

Regular confirmed employees who have completed at least 5 Years continuous service are entitled to receive Gratuity Benefit.

Gratuity Calculation:

Last month's basic Salary multiplied by the year of service completed e.g., if an employee serves The Bank for 6 years and then resigns/retires his Gratuity Calculation shall be (Let's assume his Basic Salary is Taka 20,000.00): Taka 20,000.00 x 6 years = Taka 1, 20,000.00

The custody, management, investment and control of the fund shall be vested in the board of trustees.

Regular employees after confirmation need to fill up and submit the "Application for Enrollment as Member" to become a member.

There shall be at least 6 trustees of the fund. Trustees will be nominated by the MD.

The MD shall be an Ex-Officio Member and Chairman of the Board of Trustees.

– The Head of Human Resources – Ex-Officio Member.

– The Head of Financial Admin – Ex-Officio Member.

– At least three representatives from the members as nominated by the Chairman.

If there is a shortage of member of the board of trustees due to resignation then the Chairman can nominate trustee/s to reach the minimum number. The Board of Trustees shall meet at least 4 times in a calendar year. At least 7 days prior notice should be given to the trustees before a meeting. All money of the fund shall be deposited in a Special Account with any bank, This should be mentioned here that the Account is maintained jointly by authorized members of the board of trustees. The Trustees are authorized to invest the surplus money of the fund in accordance with the provisions of Company Act 1994 and Income Tax Rules 1984.

Security Fund: The objective of the fund is to provide predetermined monetary benefit against Death and Permanent Disability of regular confirmed staff to his/her Dependent/Heir/Nominee by the Bank. All Regular Confirmed employees are eligible to avail this benefit. The fund for this benefit is created solely with The Bank's Contribution.

The Bank will contribute Taka 5.00/Thousand on a yearly basis against the last basic salary of each eligible employee. (The rate of contribution may be changed subject to the approval of the

board.) The Bank maintains a liability account to manage the fund. The total amount of benefit will be equal to 36 times of the last basic salary of the employee.

Two forms of benefits:

a) Death Benefit:

– If an eligible employee dies within the term of employment.

b) Permanent and Total Disability (PTD):

Disability resulting from accidental means that is continued for at least Six months and is certified by Bank's designated doctor as incurable. For both cases the benefit shall be paid to the nominee upon receipt of necessary proof. (In case of minor nominee, the benefit will be paid to the legal guardian of the nominee)

Exclusion from Employee Security Benefit:

Employees will not be eligible for the benefit, if Death or disability is caused by:

- For further injury of Employees with pre-existing degree of disablement.
- Attempted suicide or self-inflicted injury.
- Civil commotion, Assault, homicide or any war like operations.
- Making an arrest as an officer of law.
- Committing a felony.
- Racing on wheels.
- Accident while the employee is affected by Alcohol/Drug.

The Board of Directors reserves the power to close fund at any time. At such event the fund shall be refunded to the Bank.

BRAC Bank Employees' Provident Fund:

The BRAC Bank employees' provident fund requires the employer i.e. BRAC Bank Limited to contribute to the fund 10% of basic salary for all regular confirmed employees. Every member of this fund on retirement is provided with a sum of money as determined by the established rules for the fund on retirement or resignation from his or her services. This fund has been effective from the 1st of January 2003.

A board of trustee is entrusted with the control, management and investment of the fund. The trustees of the board are nominated by the Chief Operating Officer (COO) who also holds the right to replace any such trustee. Each trustee may hold the office for a period of three years.

Contribution: As stated by the rules, each member contributes a sum equal to 10% of the basic salary each month that is deducted by the bank at the time of payment. BRAC Bank Limited matches the employee's contribution with a monthly payment equal to 10% of the basic salary of each member. Every half year, each member's account is credited with interest pertinent to the income earned on the investments from the fund. The sum of money given by the members and the amount contributed by the bank are credited separately to his/her account in a special ledger kept by the trustee at the head office of the bank in Dhaka.

Payment: At the time of resignation or retirement, the employee is entitled to receive the employer's contribution and the accumulated interest subject to his or her length of membership in the contributory provident fund. If the employee has been a member for less than or equal to year then he/she will not be eligible to receive any of the above mentioned contributions. He/she will only be able to obtain his added contributions over the period of his membership. If the duration of membership has been equal to or less than three years then the member will be entitled to receive 50% of the employer's contribution and accumulated interest. If the duration of membership has been more than 3 years then the member will be entitled to receive 100% of the accumulated interest and employer's contribution. In case a member is dismissed due to negligence or incompetence, he or she will be entitled to receive her/her own contribution along with the accrued interest thereon at the settled interest rate. The bank's contribution however may be forfeited and distributed among the members according to the individual balances of the members. The same is applicable in case of an employee dismissed from the bank due to misconduct or fraud. However, for such purposes, only the trustees shall be the sole judge of whether the cause of dismissal or forced retirement is significant enough or not.

Welfare Fund: The motive behind establishing the welfare fund is to be able to provide the regular confirmed employees from JO to SPO with financial support for incidents or events when the cost may not be affordable for the employees. These may include the following:

- Accidents on the job
- Extended illness
- Education for children
- Marriage of children

Employees of the grade JO to SPO may be the members of this fund. The amount to be received by the employees under such special circumstances would be settled on by the fund management committee after thorough assessment of the claim application and relevant documents.

Staff Loan:

Staff loan is granted to regular confirmed employees of the bank. The duration of service of the employee has to be at least a year long. The employee can apply for loan extending up to 5 times of his/her gross salary at 10 % interest rate.

House Building loan:

Employees who have had a service length of 5 years and above are eligible to apply for house building loan. A committee will oversee the loan application and monitor the location for house building the debt burden ration of the employee and other relevant issues. The debt burden ratio for the employee has to be 50% or below for the loan to be approved. The repayment schedule for the loan has to be before the retirement of the employee. The interest rate of the loan is 3%.

Termination Benefit:

In case a confirmed employee is asked to resign from his/her services by the relevant authority without stating any reason, he/she is eligible to receive one month's notice in writing or one month's gross salary as payment. If the employee is duly notified with one month's notice, he/she will not be entitled to receive any form of compensation for the termination of services.

Suspension Benefit:

In the event that a report/information about misconduct or fraud is received against an employee, he/she has to undergo stages of disciplinary proceedings. The employee is presented with charge sheet and is given 4 days to come up with an explanation. A preliminary enquiry committee is formed and an enquiry notice is issued that marks the beginning of a proper domestic enquiry. If, according to the committee's report, the employee is found guilty he is duly punished. In case the employee is found not guilty, he/she is retained with due respect. During the period of enquiry, the employee may be suspended and will only receive 50% of his basic salary. In case he/she is proven to be not guilty, then the full amount of salary must be refunded to the employee.

3.6: HR Operations / Administration

We realize that the word „Administration“ implies controlling individuals. In BRAC Bank constrained, HR Operations is considerably more than simply controlling. It incorporates persuading the workforce, urging them to be more gainful and imaginative, driving or choosing or giving a proper pioneer to a leaderless group.

Some littler and less complex everyday capacities are done by the Administration too. These incorporates employees“ leave balance observing and affirming in the event that they can benefit

leave, if „yes“, arranging and proposing how long, which days and so on. Checking and endorsing employees“ diverse credit (House Building, Personal, Car and so on.) demands. Organization additionally does quarterly „Reward and Recognition“ occasion which is called „The Town Hall Meeting“. Here BRAC Bank workers get remunerated dependent on their quarterly execution assessment.

Tasks additionally needs to embrace some unforgiving obligations which are Show Cause letter issue, Warning letter issue, issuing letter of Termination, issuing Dismissal request, Audit and Investigation and so on. These are sure unavoidable and uncommon episodes caused for the most part by workers and their own issues that straightforwardly abuse Bank’s set of principles.

The HR Vista DBMS Software exceptionally intended for BRAC Bank is utilized by the Administration for representative record refreshing. Task additionally does Confirmation, Renewal of Contract and Promotion formalities. Since BRAC Bank concentrates more on SME segment, the Bank intensely relies upon their Customer Relations Officers (CRO). Because of their instructive dimension and sort of obligation relies upon moral principles, the CROs are regularly required to be checked and lead. Relegating a decent Sales Team Leader (STL) for various CRO groups in various regions is additionally an undertaking of HR Operations. Another inspirational factor compensated and checked by HR Operations is „Bright Ideas“. Splendid thoughts are generally those which representatives concocted from their very own judgment and in the event that it benefits the Bank (e.g. Cost decrease, association or work process advancement) at that point it is considered will be considered as a Bright Idea . the particular workers are compensated in like manner as a factor of inspiration.

The HR Operations covers the accompanying errands:

Leave System:

The approaches pursued for worker leaves the board dependent on the sorts of leaves and their criteria are given underneath:

Yearly Leave:

All officers will wind up qualified for yearly leave of 24 working days after consummation of one-timetable year. Of these 24 days 15 days must be taken as back to back leave every year. Any pending leave might be conveyed forward to the following year. Annual leave encashment offices might be permitted to the individual for a most extreme of 90 days at the season of Employee’s leaving the bank. Any leave taken ahead of time to be balanced amid the last settlement time frame.

Easygoing/Sick Leave:

Easygoing surrender over to 14 timetable days can be allowed every year to a worker who might be not able go to obligation because of sudden disease or pressing private issues. Not over 2 days easygoing leave can be taken at once in multi month. Easygoing Leave over 3 days will be considered as wiped out leave and must be upheld by therapeutic reports. If there should arise an occurrence of delayed disease the Managing Director may give restorative leave in abundance of wiped out/easygoing leave with full pay and recompenses for a period up to multi month.

Maternity Leave: Female (affirmed) representatives will appreciate 4 months maternity clear out. One worker will be qualified for profit this leave for multiple times in her whole administration period.

Study Leave: Study leave of most extreme 2 years must be conceded to a representative without pay and remittances gave he/she has put in somewhere around three years of administration. This Leave is just allowed to those workers who have accomplished at least 3 years of administration record with the bank and furthermore to the individuals who are expected to resign inside 5 years of the date on which he/she is probably going to come back from the examination clear out. This leave will, anyway be permitted in the whole time of administration.

Leave without Pay: Leave without pay might be conceded to a worker in uncommon conditions where no other leave is permissible under these principles. In the event of Leave without Pay, the period does not surpass 60 days.

Leave during Probation Period: For debilitated leave in the probation time frame, the leave must be extraordinarily referenced by the division. Easygoing leave will be conceded to trial workers after fruition of a half year. Any leave taken before finish of a half year will be balanced against the easygoing leave.

Encashment Facilities of Annual Leave: Annual leave encashment offices might be permitted to the workers for a most extreme of 90 days (in light of last essential) at the season of representative's leaving the bank.

3.7: Probation and Confirmation:

The terms of probation are as per the following:

A man chose for meeting with under 3 years work experience will be on post trial supervision time of one year. A representative with employment experience of 3 years or more will be on post trial supervision for a half year.

In case of the probationer's inability to demonstrate palatable advancement and gain required effectiveness amid representative's trial period, the naming specialist may, at its attentiveness, expand his trial period by a greatest of extra 6 (six) months, or abstain from his administration by giving multi month's notice or by paying a total equivalent to multi month's compensation without doling out any reason. An officer will wind up qualified for affirmation in the predefined present subject on worker's fruitful finish of the time of probation. On account of one year, if the individual neglects to demonstrate acceptable advancement, representative's arrangement will be ended. The affirmation of administration everything being equal and representatives in the administrations of the Bank will produce results on and from the date as will be determined in the request of affirmation. After the trial time of a half year or one year the organization send the examination frame to the Department Heads. In the wake of finishing the examination frame send the shape to the organization. In the method the HRD head send this examination shape with his endorsement mark to the Deputy Managing Director of BRAC Bank Limited to support and forward it Managing Director of BRAC Bank Limited and after that it will be affirmed marked by the Managing Director. As per the remark and comment of examination frame the representative will get the affirmation with increment of salary or confirmation with promotion or no confirmation.

Promotion:

Regular promotion is offered by the employee's customary execution. At the point when the chief or office leader of the worker assess that his representative is turned into a benefit for the bank and merit advancement then the manager or the office head take an advancement examination frame from HRD and suggested the representative for advancement. In the strategy the HRD head send this evaluation frame with his endorsement mark to the Deputy Managing Director of BRAC Bank Limited to favor and forward it Managing Director of BRAC Bank Limited and after that it will be affirmed marked by the Managing Director. According to the remark and comment of examination shape the representative will get the advancement with addition of compensation.

PM Promotion:

Performance Matter (PM) is the yearly execution report of individual representative of BRAC Bank Limited. As per Performance Matter positioning scale the worker can land advancement in the position review of their own. According to the approach any representative can't get any advancement inside a year after the employee's participating in the BRAC Bank Limited. Furthermore, on the other area the representative can get advancement following a half year of his past advancement.

3.8 Resignation:

The accompanying areas will show the arrangements of BRAC Bank Limited with respect to its employees' abdication and end circumstances. This part will talk about the strategies and systems for abdication or end in circumstances when:

An ordinary representative wishes to leave

A trial or transitory representative wishes to leave

At the point when an ordinary representative is ended

At the point when a trial or brief representative is ended

Resignation of Regular Employee:

An affirmed worker may leave or stop from the administrations of the bank by giving multi month see, in composing or pay to the bank as pay a sum equivalent to the employee's add up to pay for multi month.

Resignation of Probationary or Temporary Employee: Probationary or any transitory worker will leave or cease employee's benefit from the Bank by allowing 15 (fifteen) days earlier notice in composing of employee's aim to do as such or pay to the bank as remuneration a sum equivalent to employee's add up to pay for fifteen (15) days.

Note: Certificate won't be given to staffs who were compelled to leave, got "unacceptable" rating in their Performance Matters or have honesty issue and nonconfirmed staff.

Termination of Regular Employee:

The skillful expert may fire the administrations of an affirmed worker or call upon him/her to leave without doling out any reason, by giving him/her multi month see in composing or on installment of multi month substantive pay in lieu of such notice and the representative will not be qualified for any type of pay for end of administration. The bond that is marked by the worker before joining, which is really an understanding among bank and representative wind up void

Termination of Probationary or Temporary Employee: The administration of a probationer or an impermanent representative will be obligated to be fired by the able expert without doling out any reason without giving him or her any notice and the probationer or the worker will not be qualified for any type of remuneration for end of administration.

Chapter 4: My Internship experience, Findings & Analysis

4.1 Job Responsibilities:

- During my 3 months in length temporary job period I have taken in a great deal of things and I had given loads of duties.
- Giving contributions of all representatives training documents in HRIS
- Keeping up and refreshing database of the representatives
- CV information section
- Calling the contender for meeting
- CV Screening
- Upkeep of the outer CVs in document that go to the HR or gathered from the activity reasonable and from various sources.
- Giving congrats over telephone who are chosen as a representative

4.2 Observation:

In my entry level position period I have worked with loads of individuals here. BRAC Bank depends substantial on enlistment amid my most recent 3 months BRAC Bank has enrolled in excess of 1500 workers then again amid this period turnover rate was likewise high. We realize that in Human Resource Management, Recruitment is one of the key exercises of a HR Department where the nature of enlistment specifically influences organization's profitability in this manner achievement over the long haul. So the execution of HR Department in discovering great hopefuls and choosing the best from the pool is essential for an association. In BRAC Bank, staff orders come in short interim consistently and Department Heads, Managers puts weight on Recruitment to get the demanded number of individuals at the earliest opportunity. References from predominant dimensions are additionally engaged as those CVs are constantly given need in the midst of enrollment regardless of whether the hopeful is unfit or inadequate for the empty post.

4.3: Findings and analysis

1. Working Experience at BRAC Bank Limited:

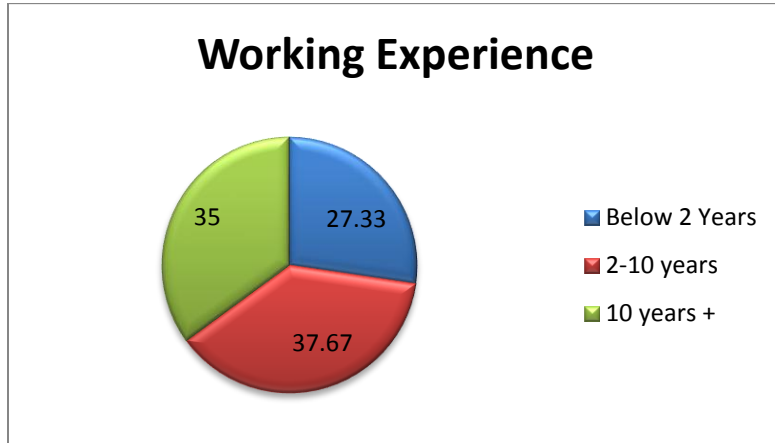


Figure 1-Working Experience

So from this Survey 37.67% of the employees have working experience in BRAC Bank from 2-10 years, 35% have working experience of more than 10 years and 27.33% has working experience of less than 2 years.

2. Satisfaction about the Training & Development programs

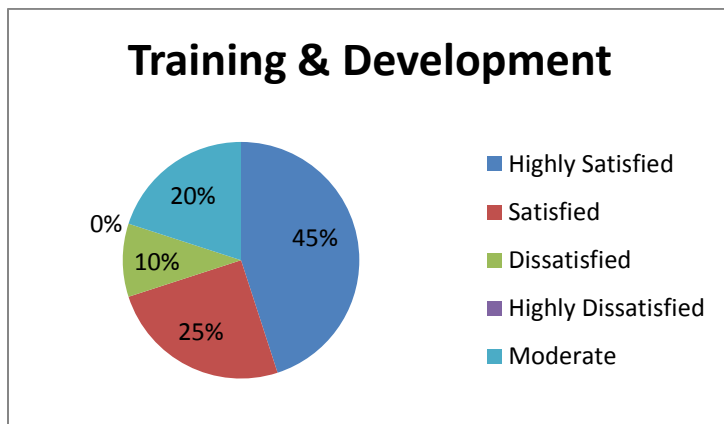


Figure 2-Training & Development

So here 45% employees are highly satisfied with the training and development programs of BRAC Bank Limited, 25% employees are satisfied, 10% people are dissatisfied, 0% people are highly dissatisfied, 20% remain moderate.

3. Level of Satisfaction with the leave

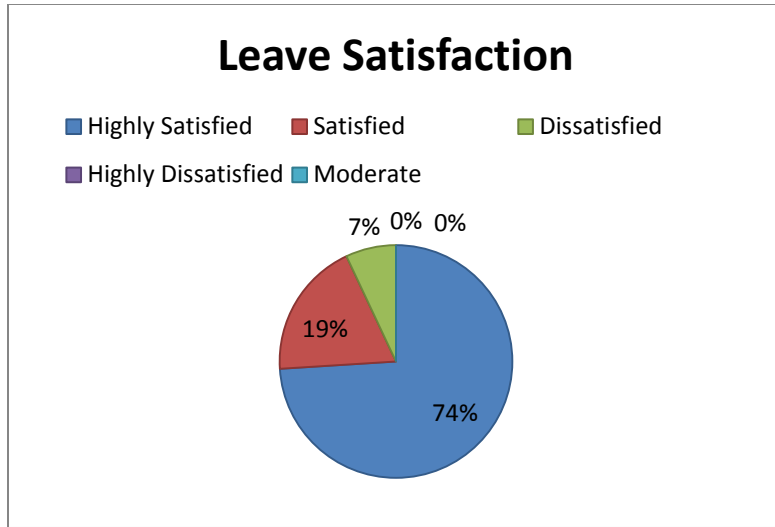


Figure 3-Leave Satisfaction

The employees of BRAC Bank are 74% highly satisfied with the leave provided by BRAC Bank, 19% are satisfied, 7% are dissatisfied, 0% highly dissatisfied and Moderate.

4. Decision making on own

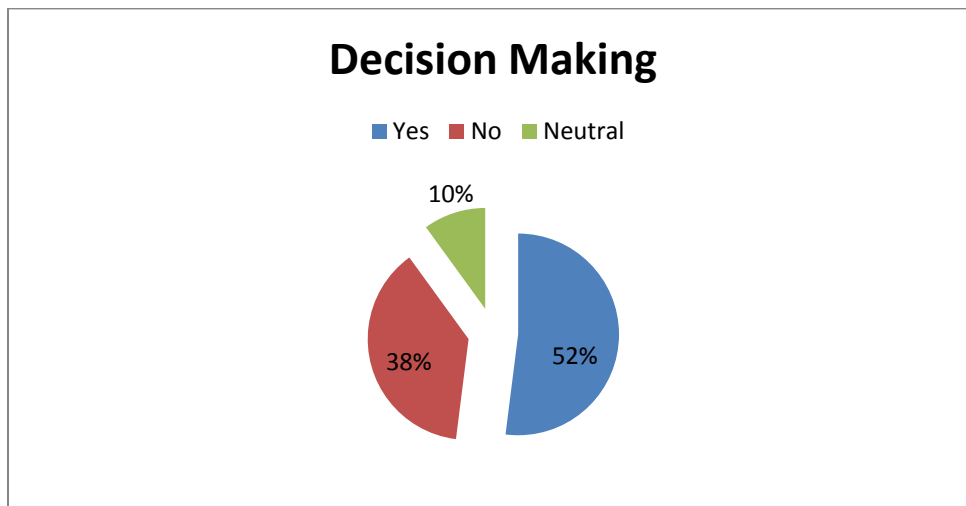


Figure 4-Decision Making

So here 52% employees said they can take their own decision, 38% said they do not take their decisions on their own, 10% remain neutral on this question.

5. Team spirit While working

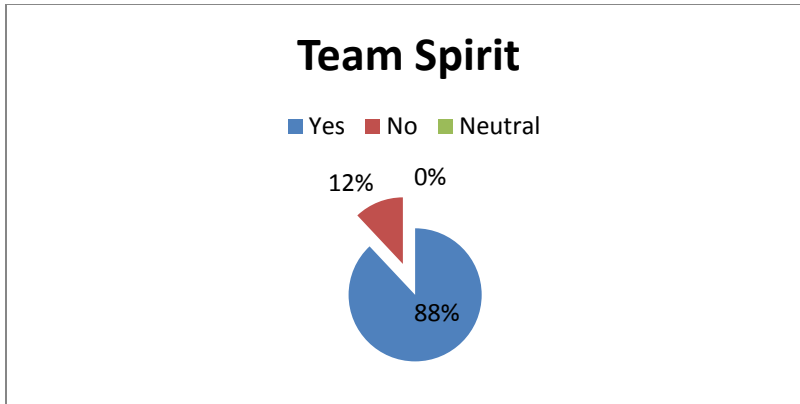


Figure 5-Team Spirit

So from this we can say 88% employees feel team spirit while working in the office environment and 12 % said they don't feel team spirit.

6. Satisfaction level in terms of increment/Promotion

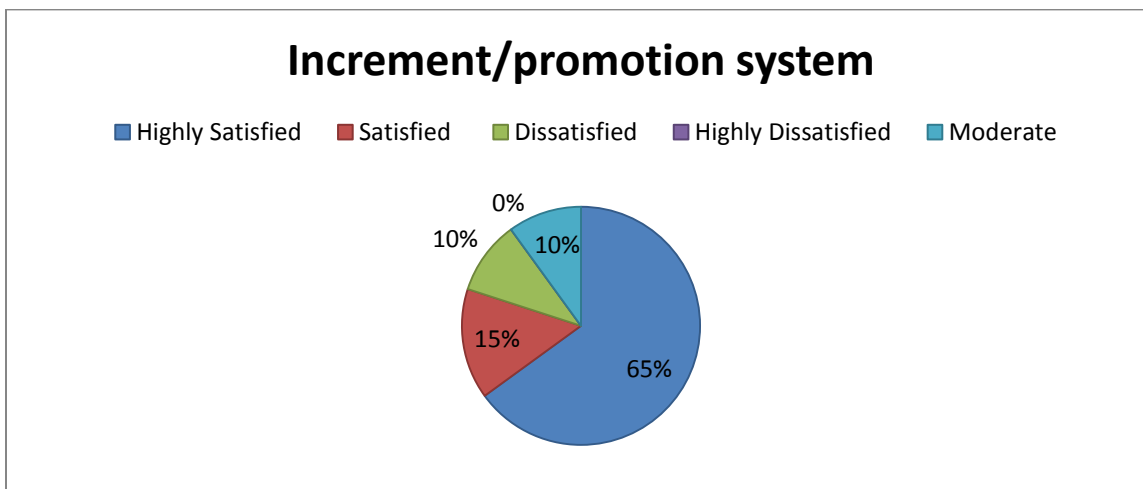


Figure 6-Increment/promotion system

Here,65% employees are highly satisfied with the increment and promotion system of BRAC Bank limited,15% people were satisfied with the statement,10% people are dissatisfied and 10 % is moderate with the statement,0% is highly dissatisfied.

7. Award for good performance

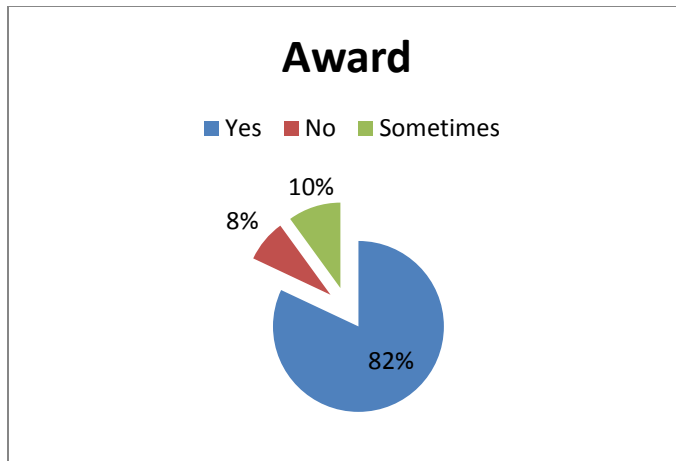


Figure 7-Award

Here, 82% employees said they receive award for their good performance, 10% said they sometimes receive award for good performance and 8% said they don't get any award for their performance.

8. Work facilities provided By Bank

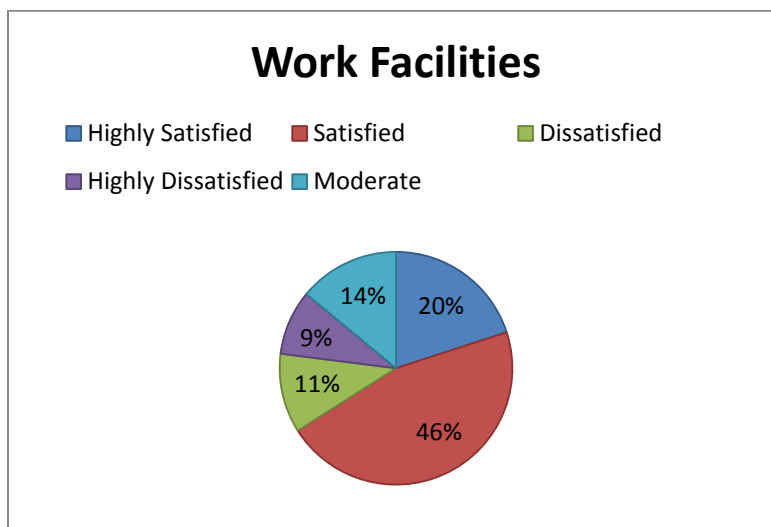


Figure 8-Work Facilities

Here, from the chart 20% employees of the BRAC Bank limited head office are highly satisfied with the work facilities provided by the bank, 46% are satisfied, 14% were moderate about the statement, 9% employees are highly dissatisfied and 11% employees are dissatisfied.

9. Degree of satisfaction with the relationship with supervisor

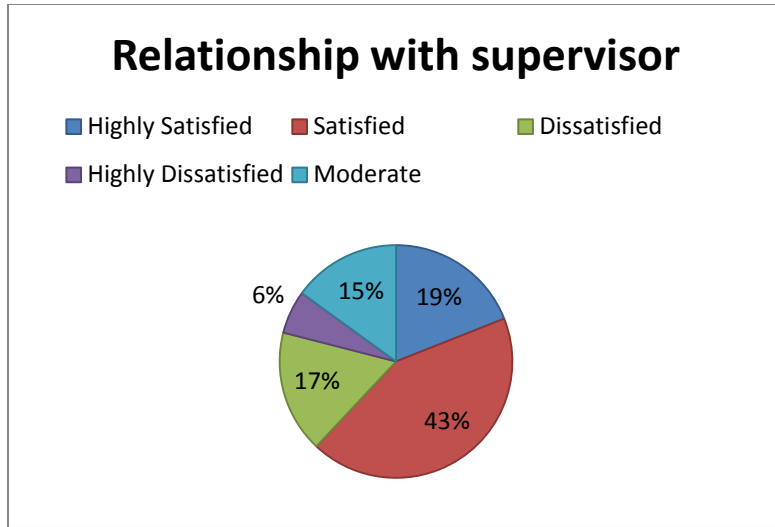


Figure 9-Relationship with supervisor

Here,43% employees said they are satisfied with the relationship with supervisor,19 % said they are highly satisfied with the statement,15% remain moderate,6% are highly dissatisfied,17% are dissatisfied with the statement.

10.Understanding of the management about Need and wants of employees

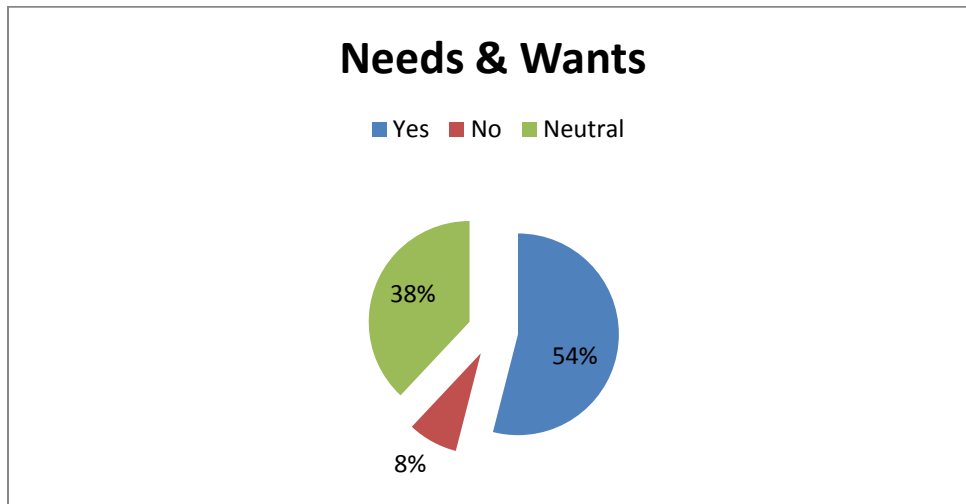


Figure 10-Needs & Wants

Here,54% employees said management of BRAC Bank limited understands their need and wants,38% remain neutral and 8 % said management don't understand their needs and wants.

11. Performing the duty

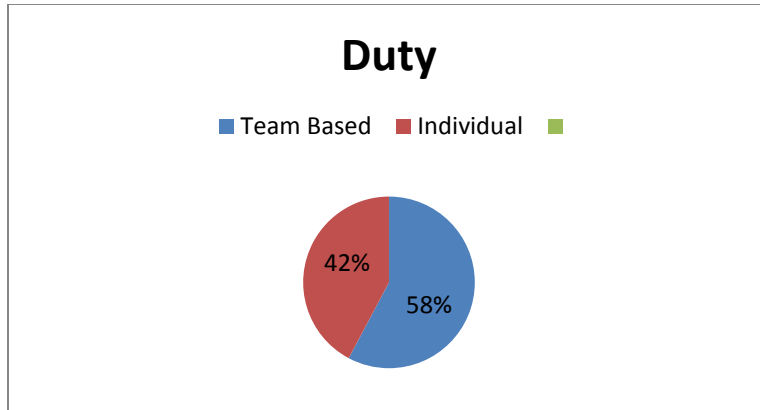


Figure 11-Performing the duty

Here, 58% of the employees of BRAC Bank limited head office said that they are performing their duty team based and 42% said they perform individually.

12. Security of job in future

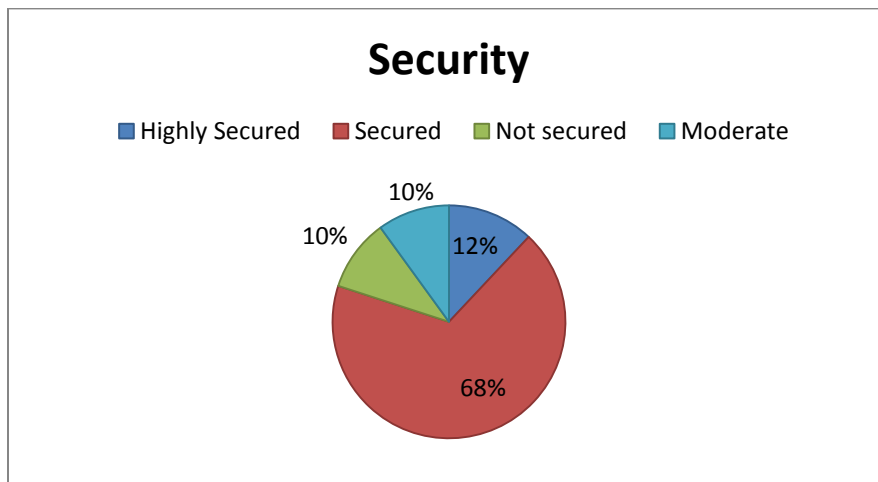


Figure 12-Security

Here, 68% employees said their job in BRAC Bank limited is highly secured, 12% said their job is highly secured, 10% said their job is not secured in future and 10% remained moderate with the statement.

13. Level of Satisfaction with the management activities(Medical, Day care, Lighting ,canteen, Toilets & Washing facilities)

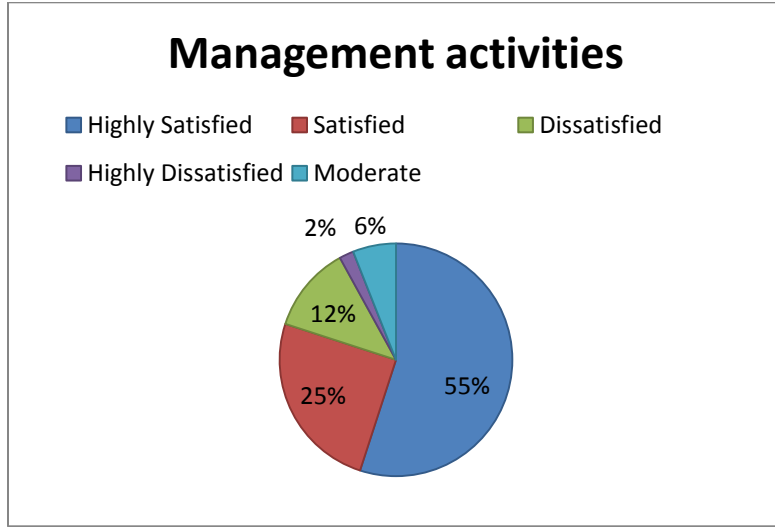


Figure 13-Management activities

Here,25% employees said they are satisfied with the management activities,55 % said they are highly satisfied with the statement,6% remain moderate,2% are highly dissatisfied,12% are dissatisfied with the statement.

14.Allowances provided by the organization

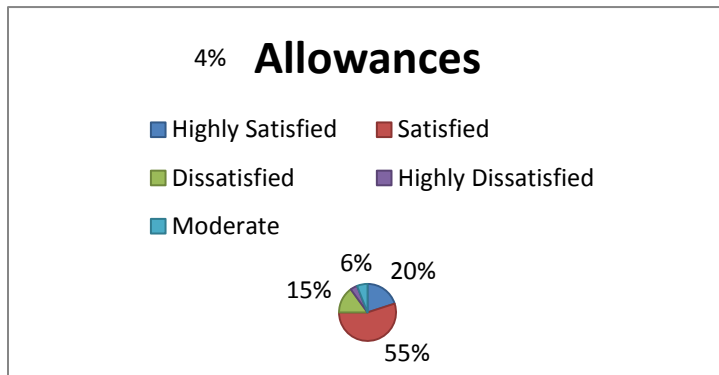


Figure 14-Allowances

Here,55% employees said they are satisfied with the relationship with supervisor,20% said they are highly satisfied with the statement,6% remain moderate,4% are highly dissatisfied,15% are dissatisfied with the statement.

15. Overall work environment

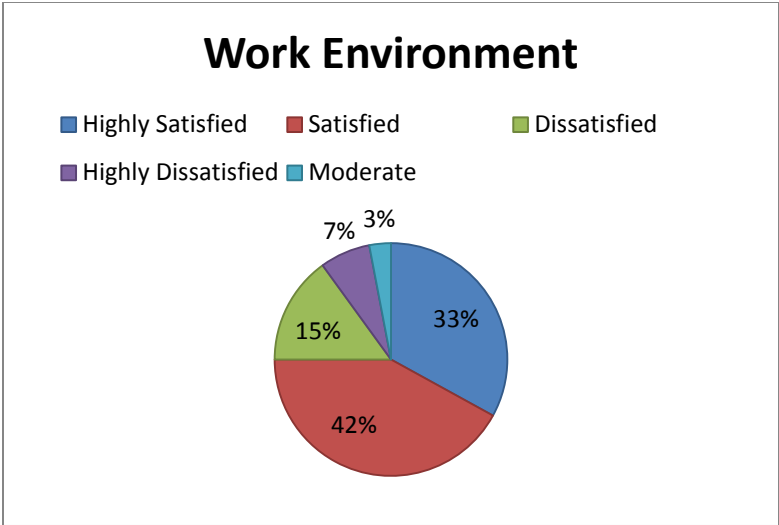


Figure 15-Work Environment

Here ,42 % employees said they are satisfied with the overall work environment,33 % said they are highly satisfied with the statement,3 % remain moderate,7% are highly dissatisfied,15% are dissatisfied with the statement.

Chapter 5: Conclusion & Recommendations

Conclusion:

Employment fulfillment is a vigorously investigated region of request. This paper has concentrated explicitly on one part of occupation fulfillment, unequivocally, fulfillment with pay. The point was to assess the degree to which an investor's activity fulfillment is controlled by correlations with different banks and additionally by different factors referenced previously. The vast majority of the banks don't see representative interest as a driver of better worker execution; the examination features that these factors are among the contributing factors towards Job fulfillment. Changes in hierarchical factors, for example, pay scales, worker contribution to approach advancement, and workplace could be endeavored to increment authoritative responsibility which thusly will prompt representative duty and fulfillment.

As indicated by the outcomes the activity fulfillment of bank workers is essentially reliant upon pay, advancement openings, rewards, connection with supervisor and associates. The principle discoveries of this paper are as per the following. It is apparent that the needy variable fulfillment with pay has the normal constructive outcome on occupation fulfillment. There is some proof that laborers who are disappointed with their director are more delicate to their compensation in choosing whether they are happy with their activity.

Three months entry level position is the incomplete satisfaction of the course and a field of accomplishing some down to earth encounters and consolidates that with scholarly learning. In like manner I have joined in BRAC bank Limited (head office) at Gulshan. To state truly,

- I have taken in the hierarchical culture and furthermore I am getting joy from it as an entry level position understudy.
- It's a pleasant and dynamic Bank in current business world.
- The bank has excellent commitment to improve my insight and encounters. At the season of working in the down to earth world I have discovered enormous disparities between my scholarly learning and commonsense circumstance.
- During the entry level position period I have effectively endeavored to achieve some new perspectives. In any case, some of the time it was sufficiently troublesome to perform in a suitable way because of absence of required help of the association specialist.

Recommendation

The pioneers of the affiliation have the obligation with respect to making a strange condition of occupation satisfaction. The purpose of activity should be to upgrade the execution of man and machine, to improve quality, to fabricate yield, and in the meantime to pass on pride of workmanship to people. A pushing space is one that gives masters a sentiment of pride in what they do. Chiefs can improve motivation inside their relationship by following this technique:

- Provide a positive work environment
- Reward and affirmation
- Involve and augmentation agent duty
- Develop the aptitudes and ability of your workforce
- Evaluate and measure work satisfaction

1. PROVIDE A POSITIVE WORKING ENVIRONMENT

Business satisfaction begins by first giving a positive work environment. To find what goals people, you have to find what turns people on. This is the most basic factor at the same time. A prodding working condition requires going over and past the noteworthy commitment and pleasing the necessities of the authority.

2. REWARD AND RECOGNITION

Singular affirmation is an essential resource in building certainty and motivation. A signal of congrats, an individual note from a partner or a supervisor does contemplates. Little, easygoing celebrations are generally more feasible than a once a quarter or once every year formal event.

3. INVOLVE AND ENGAGE THE WORKFORCE

People may show up for work, anyway would they say they are secured and profitable? People are progressively devoted and attracted when there is a system for them to contribute their considerations and agent recommendations. This gives them a sentiment of ownership and pride in their work.

4. DEVELOP WORKER'S SKILLS AND POTENTIAL

Planning and guidance goads people and makes them progressively gainful and innovative.

There are various reasons planning and enhancement looks good. All around arranged agents are increasingly gifted and willing to expect greater specialist over their jobs. They require less supervision, which frees the administrators for various errands. Specialists are increasingly capable to answer the request of customers which create better customer commitment. Agents, who fathom the business, complain less, are increasingly satisfied, and are more pushed. This prompts better organization laborer associations.

5. EVALUATE AND MEASURE JOB SATISFACTION

Unending appraisal and interminable improvement is the last development. Appraisal is a persevering development that joins an express cycle of steps focusing on occupation satisfaction and delegate duty. The primary job of appraisal is to check advance and make sense of what needs pushing ahead. Steady evaluation fuses, yet isn't limited to, the estimation of mindsets, affirmation, and motivation of the workforce. It consolidates the distinctive confirmation of issue zones requiring improvement and the structure and execution of an upgrade plan. Extraordinary affiliations coordinate an occupation satisfaction outline at any rate once every year.

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Appendix



Questionnaire on internship report Fall 2018

About Job satisfaction

Student of BBS, BRAC University.

Major: Marketing

{The content of this feedback is thought to be quite confidential}

1. *How long you Have been Working At BRAC Bank Limited?*

- Below 2 years
- 2-10 Years
- 10 years +

2. *Are You satisfied With the Training & Development programmes Of BRAC Bank Limited?*

- Highly Satisfied
- Satisfied
- Dissatisfied
- Highly Dissatisfied
- Moderate

3. *Please Mention the Degree of your satisfaction level with the leave provided by BRAC Bank Limited?*

- Highly Satisfied
- Satisfied
- Dissatisfied
- Highly Dissatisfied
- Moderate

4. *Do you Get Chance In decision Making on Your Own For BRAC Bank Limited?*

- Yes
- No
- Neutral

5. *Do you feel good team spirit while working in the environment?*

- Yes
- No
- Neutral

6. *Are you Satisfied with the increment/promotion system of BRAC Bank Limited?*

- Highly Satisfied
- Satisfied
- Dissatisfied
- Highly Dissatisfied
- Moderate

7. *Do you get Award for your good performance?*

- Yes
- No
- Sometimes

8. *Are you Satisfied with the work facilities provided by BRAC Bank?*

- Highly Satisfied
- Satisfied
- Dissatisfied
- Highly Dissatisfied
- Moderate

9. *Which degree you select for your working relationship with your supervisor?*

- Highly Satisfied
- Satisfied
- Dissatisfied
- Highly Dissatisfied
- Moderate

10. Do your management understands your need and wants?

- Yes
- No
- Neutral

11. How do you perform your duty?

- Team Based
- Individual

12. How Secure things look for you in the future in BRAC Bank Limited?

- Highly Secured
- Secured
- Not Secured
- Moderate

13. Are you Satisfied with the management activities (Medical , Day Care, Lighting, Canteen, Toilets & Washing Facilities)?

- Highly Satisfied
- Satisfied
- Dissatisfied
- Highly Dissatisfied
- Moderate

14. Are you satisfied with the overall allowances provided by the Organization?

- Highly Satisfied
- Satisfied
- Dissatisfied
- Highly Dissatisfied
- Moderate

15. Which Degree you select for Overall Work Environment?

- Highly Satisfied
- Satisfied
- Dissatisfied
- Highly Dissatisfied
- Moderate

16. *Any Suggestions for increasing job satisfaction of the employees at BRAC Bank Limited?*

Ans:

End.